

NORTH BAY WATER REUSE PROGRAM ACT OF 2007

The SPEAKER pro tempore (Ms. DEGETTE). The unfinished business is the vote on the motion to suspend the rules and pass the bill, H.R. 236, as amended, on which the yeas and nays were ordered.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from California (Mrs. NAPOLITANO) that the House suspend the rules and pass the bill, H.R. 236, as amended.

This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 358, nays 55, not voting 18, as follows:

[Roll No. 1130]

YEAS—358

Abercrombie	Courtney	Hobson
Ackerman	Cramer	Hodes
Aderholt	Crenshaw	Hoekstra
Alexander	Crowley	Holden
Allen	Cuellar	Holt
Altmire	Cummings	Honda
Andrews	Davis (AL)	Hoyer
Arcuri	Davis (CA)	Hulshof
Baca	Davis (IL)	Hunter
Bachmann	Davis (KY)	Inslee
Baird	Davis, Lincoln	Israel
Baker	Davis, Tom	Issa
Baldwin	DeFazio	Jackson (IL)
Barrow	DeGette	Jefferson
Barton (TX)	Delahunt	Johnson (GA)
Bean	Dent	Johnson (IL)
Becerra	Diaz-Balart, L.	Johnson, E. B.
Berkley	Diaz-Balart, M.	Johnson, Sam
Berman	Dicks	Kagen
Berry	Dingell	Kanjorski
Biggett	Doggett	Kaptur
Bilbray	Donnelly	Kennedy
Bilirakis	Doyle	Kildee
Bishop (GA)	Drake	Kilpatrick
Bishop (NY)	Dreier	Kind
Blumenauer	Edwards	King (NY)
Blunt	Ehlers	Kirk
Bonner	Ellsworth	Klein (FL)
Bono	Emanuel	Kline (MN)
Boozman	Emerson	Knollenberg
Boren	Engel	Kucinich
Boswell	Eshoo	Kuhl (NY)
Boucher	Etheridge	LaHood
Boustany	Fallin	Lampson
Boyd (FL)	Farr	Langevin
Boyd (KS)	Fattah	Lantos
Brady (PA)	Feeney	Larsen (WA)
Brady (TX)	Ferguson	Larson (CT)
Bralley (IA)	Filner	Latham
Brown (SC)	Forbes	LaTourette
Brown-Waite,	Fortenberry	Lee
Ginny	Fox	Levin
Buchanan	Frank (MA)	Lewis (CA)
Burgess	Frelinghuysen	Lewis (GA)
Butterfield	Gallegly	Lewis (KY)
Buyer	Gerlach	Linder
Calvert	Giffords	Lipinski
Camp (MI)	Gilchrest	LoBiondo
Campbell (CA)	Gillibrand	Loebsack
Cannon	Gonzalez	Lofgren, Zoe
Capito	Goodlatte	Lowe
Capps	Gordon	Lucas
Capuano	Granger	Lungren, Daniel
Cardoza	Graves	E.
Carnahan	Green, Al	Lynch
Carney	Green, Gene	Mack
Carter	Grijalva	Mahoney (FL)
Castle	Gutierrez	Maloney (NY)
Castor	Hall (NY)	Markey
Chabot	Hare	Marshall
Chandler	Harman	Matheson
Clarke	Hastings (FL)	Matsui
Clay	Hastings (WA)	McCarthy (CA)
Cleaver	Hayes	McCarthy (NY)
Clyburn	Heller	McCaul (TX)
Cohen	Hergert	McCollum (MN)
Cole (OK)	Herseth Sandiin	McCotter
Conyers	Higgins	McCrery
Cooper	Hill	McDermott
Costa	Hinche	McGovern
Costello	Hirono	McHugh

McIntyre	Radanovich	Snyder
McKeon	Rahall	Solis
McMorris	Ramstad	Souder
Rodgers	Rangel	Space
McNerney	Regula	Spratt
McNulty	Rehberg	Stark
Meek (FL)	Reichert	Stupak
Meeks (NY)	Renzi	Sullivan
Melancon	Reyes	Sutton
Mica	Reynolds	Tanner
Michaud	Richardson	Tauscher
Miller (MI)	Rodriguez	Taylor
Miller (NC)	Rogers (KY)	Terry
Miller, George	Rogers (MI)	Thompson (CA)
Mitchell	Rohrabacher	Thompson (MS)
Mollohan	Ros-Lehtinen	Thornberry
Moore (KS)	Roskam	Tiberi
Moore (WI)	Ross	Tierney
Moran (KS)	Rothman	Towns
Moran (VA)	Roybal-Allard	Tsongas
Murphy (CT)	Royce	Turner
Murphy, Patrick	Ruppersberger	Udall (CO)
Murphy, Tim	Rush	Udall (NM)
Murtha	Ryan (OH)	Upton
Musgrave	Ryan (WI)	Van Hollen
Myrick	Salazar	Velázquez
Nadler	Sánchez, Linda	Visclosky
Napolitano	T.	Walberg
Neal (MA)	Sanchez, Loretta	Walden (OR)
Neugebauer	Sarbanes	Walsh (NY)
Oberstar	Saxton	Walz (MN)
Obey	Schakowsky	Wasserman
Oliver	Schiff	Schultz
Ortiz	Schmidt	Waters
Pallone	Schwartz	Watson
Pascarell	Scott (GA)	Watt
Pastor	Scott (VA)	Waxman
Payne	Serrano	Weiner
Perlmutter	Sestak	Welch (VT)
Peterson (MN)	Shays	Weller
Peterson (PA)	Shea-Porter	Wexler
Petri	Sherman	Whitfield
Pickering	Shuler	Wicker
Pitts	Shuster	Wilson (NM)
Platts	Sires	Wilson (OH)
Pomeroy	Skelton	Wolf
Porter	Slaughter	Woolsey
Price (NC)	Smith (NJ)	Wu
Pryce (OH)	Smith (TX)	Wynn
Putnam	Smith (WA)	Yarmuth

NAYS—55

Akin	Fossella	Pearce
Bachus	Franks (AZ)	Pence
Barrett (SC)	Garrett (NJ)	Poe
Bartlett (MD)	Gingrey	Price (GA)
Bishop (UT)	Gohmert	Sali
Boehner	Goode	Sensenbrenner
Broun (GA)	Hall (TX)	Sessions
Burton (IN)	Hensarling	Shadegg
Cantor	Inglis (SC)	Shimkus
Coble	Jones (NC)	Simpson
Conaway	Jordan	Stearns
Culberson	King (IA)	Tiahrt
Davis, David	Kingston	Wamp
Deal (GA)	Lamborn	Weldon (FL)
Doolittle	Manzullo	Westmoreland
Duncan	Marchant	Wilson (SC)
English (PA)	McHenry	Young (FL)
Everett	Miller (FL)	
Flake	Paul	

NOT VOTING—18

Blackburn	Hooley	Nunes
Brown, Corrine	Jackson-Lee	Rogers (AL)
Carson	(TX)	Smith (NE)
Cubin	Jindal	Tancredo
DeLauro	Jones (OH)	Young (AK)
Ellison	Keller	
Hinojosa	Miller, Gary	

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). Members are advised there are 2 minutes remaining in this vote.

□ 1223

Mr. INGLIS of South Carolina changed his vote from “yea” to “nay.”

Mr. ROHRBACHER changed his vote from “nay” to “yea.”

So (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (Mr. SALAZAR). Pursuant to clause 8 of rule XX, the Chair will postpone further proceedings today on motions to suspend the rules on which a recorded vote or the yeas and nays are ordered, or on which the vote is objected to under clause 6 of rule XX.

Record votes on postponed questions will be taken later today.

INCLUDING ALL BANKING AGENCIES WITHIN THE EXISTING REGULATORY AUTHORITY UNDER THE FEDERAL TRADE COMMISSION ACT

Mr. FRANK of Massachusetts. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 3526) to include all banking agencies within the existing regulatory authority under the Federal Trade Commission Act with respect to depository institutions, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 3526

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

SECTION 1. INCLUSION OF ALL BANKING AGENCIES.

(a) IN GENERAL.—The second sentence of section 18(f)(1) of the Federal Trade Commission Act (15 U.S.C. 57a(f)(1)) is amended—

(1) by striking “The Board of Governors of the Federal Reserve System (with respect to banks) and the Federal Home Loan Bank Board (with respect to savings and loan institutions described in paragraph (3))” and inserting “Each Federal banking agency (with respect to the depository institutions each such agency supervises)”;

(2) by inserting “in consultation with the Commission” after “shall prescribe regulations”.

(b) FTC CONCURRENT RULEMAKING.—Section 18(f)(1) of such Act is further amended by inserting after the second sentence the following: “Such regulations shall be prescribed jointly by such agencies to the extent practicable. Notwithstanding any other provision of this section, whenever such agencies commence such a rulemaking proceeding, the Commission, with respect to the entities within its jurisdiction under this Act, may commence a rulemaking proceeding and prescribe regulations in accordance with section 553 of title 5, United States Code. If the Commission commences such a rulemaking proceeding, the Commission, the Federal banking agencies, and the National Credit Union Administration Board shall consult and coordinate with each other so that the regulations prescribed by each such agency are consistent with and comparable to the regulations prescribed by each other such agency to the extent practicable.”

(c) GAO STUDY AND REPORT.—Not later than 18 months after the date of enactment of this Act, the Comptroller General shall transmit to Congress a report on the status of regulations of the Federal banking agencies and the National Credit Union Administration regarding unfair and deceptive acts or practices by the depository institutions.

(d) TECHNICAL AND CONFORMING AMENDMENTS.—Section 18(f) of the Federal Trade Commission Act (15 U.S.C. 57a(f)) is amended—

(1) in the first sentence of paragraph (1)—  
(A) by striking “banks or savings and loan institutions described in paragraph (3), each agency specified in paragraph (2) or (3) of this subsection shall establish” and inserting “depository institutions and Federal credit unions, the Federal banking agencies and the National Credit Union Administration Board shall each establish”; and

(B) by striking “banks or savings and loan institutions described in paragraph (3), subject to its jurisdiction” before the period and inserting “depository institutions or Federal credit unions subject to the jurisdiction of such agency or Board”

(2) in the sixth sentence of paragraph (1) (as amended by subsection (b))—

(A) by striking “each such Board” and inserting “each such banking agency and the National Credit Union Administration Board”; and

(B) by striking “banks or savings and loan institutions described in paragraph (3)” each place such term appears and inserting “depository institutions subject to the jurisdiction of such agency”;

(C) by striking “(A) any such Board” and inserting “(A) any such Federal banking agency or the National Credit Union Administration Board”; and

(D) by striking “with respect to banks, savings and loan institutions” and inserting “with respect to depository institutions”;

(3) by adding at the end of paragraph (1) the following new sentence: “For purposes of this subsection, the terms ‘Federal banking agency’ and ‘depository institution’ have the same meaning as in section 3 of the Federal Deposit Insurance Act.”;

(4) in paragraph (2)(C), by inserting “than” after “(other”;

(5) in paragraph (3), by inserting “by the Director of the Office of Thrift Supervision” before the period at the end;

(6) in paragraph (4), by inserting “by the National Credit Union Administration” before the period at the end; and

(7) in paragraph (6), by striking “the Board of Governors of the Federal Reserve System” and inserting “any Federal banking agency or the National Credit Union Administration Board”.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Massachusetts (Mr. FRANK) and the gentlewoman from West Virginia (Mrs. CAPITO) each will control 20 minutes.

The Chair recognizes the gentleman from Massachusetts.

Mr. FRANK of Massachusetts. Mr. Speaker, this is a bill that was broadly supported in our committee that we believe will enhance the ability of the Federal bank authorities to provide consumer protection. It's a little bit of a complicated story.

Congress passed an amendment to the Federal Trade Act that gave the Federal Reserve System the right to promulgate rules which defined what were unfair or deceptive practices engaged in by banks. The Federal Reserve has, for many years, declined to exercise that authority.

The issue was first brought to my attention when I was ranking member of the committee by a very distinguished public official who, sadly, died earlier this year, Ned Gramlich, who was the Federal Reserve Board Governor in

charge of, among other things, consumer protection. And here's how it played out.

The Comptroller of the Currency and the Director of the Office of Thrift Supervision a few years ago promulgated very strict rules preempting State rules and State laws and regulations regarding the activities of national banks. As a result of that ruling, which was challenged but upheld by the courts, States have virtually no authority over the banking practices of national banks. Only the national bank regulators may regulate.

The problem is that there were, in many, many States, most of the States from which we here come, consumer protection laws which were invalidated by that. In fact, the preemption said even when there were rules of general application that were covering the banks, the ability of the States to enforce them was limited. They had to go through the Federal regulators. So we then went to the Federal regulators, but many of us were opposed to that. We were critical. And on a bipartisan basis there was criticism of it on the Financial Services Committee. Our former colleague, the gentlewoman from New York, Mrs. Kelly, who was chairman of the Oversight Committee, was a very strong critic of what she believed to be excessive overregulation. But that has been upheld, and there is no realistic chance of undoing it.

So the second best for us was to have the Federal bank regulators able to provide the consumer protections that were lost when the State rules were invalidated. I spoke with the Comptroller of the Currency, and his response was, Well, here's the problem. Under the Federal Trade Act, the Federal Reserve has the right to promulgate the code of unfair deceptive practices. He indicated to me that he would like to do that, in fact, two Comptrollers said we would like to do this, but we don't have the authority to promulgate the rules. The Office of Thrift Supervision, which preempted, interestingly, does have the authority to promulgate the rules.

Now, what motivated our colleagues of an earlier era to give the Federal Reserve the right to make the rules for the Comptroller of the Currency and to give the Office of Thrift Supervision the right to make the rules only for themselves? I do not know. I can't speculate. Based on most recent experience, it was probably the Senate's fault, because almost everything that goes wrong these days is. But I don't know that for sure. On the other hand, it's our job to try to correct it.

What this bill does is to say to two of the Federal bank agencies, the Office of the Comptroller of the Currency and the Federal Deposit Insurance Corporation, which the Federal Deposit Insurance Corporation through its depository institutions has some authority over both national and State banks since it insures the deposits in both, we take away in this bill from the Federal Reserve System the power they have

refused to use to promulgate a code of unfair and deceptive practices and give it, instead, over to the Comptroller of the Currency and the FDIC, either jointly or concurrently, and it comes with their support.

□ 1230

The Fed said they didn't like it, but they weren't using the power. The Comptroller of the Currency, he is, after all, a defender of this preemption. He has maintained the preemption. This is not an effort to undo the preemption. He acknowledges that in presiding over this national set of rules, it would be helpful to him to have this code of unfairness and deceptive practice, and what the code does is give some notice to the banks as to what are prohibited practices and what aren't. So this bill does nothing in terms of substantive promulgation of the code, but it gives to the active agencies, the Comptroller of the Currency, who promulgated the preemption, and the FDIC, the ability to put into effect what we think should have been put into effect before. It comes with the support of those agencies, and I think that if we get this done, they will proceed to do it.

I should note that the Office of Thrift Supervision, which already has the authority to promulgate such a code, is in the process of doing so. No legislation is needed. But they have put out a proposed rule in that regard. We have, many of us, encouraged them to go forward with it. And as a result of what OTS is doing under its authority and what this bill would give the Comptroller of the Currency and the FDIC by early next year, we should have in place rules that will tell people what are unfair and deceptive practices. And as I said, I would have preferred that the preemption would not have been so far reaching, but it's a fact of life. This will then empower the Federal bank regulators fully to be available to provide consumer protection when it's appropriate in lieu of the State laws that were cancelled.

Mr. Speaker, I reserve the balance of my time.

Mrs. CAPITO. Mr. Speaker, I yield myself such time as I may consume.

I rise in support of the bill, H.R. 3526, a bill that is intended to provide financial consumers with additional regulatory protections against unfair and deceptive trade policies. This measure, which the Financial Services Committee approved by voice vote, expands the range of financial regulators, as the chairman has just explained, with the authority to promulgate regulations that identify and restrict such practices under the Federal Trade Commission Act.

Today only the Board of Governors of the Federal Reserve, the Office of Thrift Supervision, and the National Credit Union Administration have this authority. This bill expands that list to

include the other Federal banking regulators, namely the FDIC and the Office of the Comptroller of the Currency.

The legislation also mandates that regulations promulgated under the relevant section of the FTC Act be prescribed "jointly by such agencies to the extent practicable," in consultation with the FTC. And it requires the GAO to report on the status of the regulations of the Federal banking agencies and the NCUA regarding unfair and deceptive acts.

In testimony before our committee earlier this year, the Comptroller of the Currency and the Chair of the FDIC recommended that the committee make these changes, which also are supported by consumer advocates. This bill merits our support, and I urge its adoption.

Mr. Speaker, I yield back the balance of my time.

Mr. FRANK of Massachusetts. Mr. Speaker, the good news is that I have no further requests for time, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Massachusetts (Mr. FRANK) that the House suspend the rules and pass the bill, H.R. 3526, as amended.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

A motion to reconsider was laid on the table.

#### PRESERVING AND EXPANDING MINORITY DEPOSITORY INSTITUTIONS ACT

Mr. WATT. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 4043) to amend the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 to preserve and expand minority depository institutions, and for other purposes, as amended.

The Clerk read the title of the bill. The text of the bill is as follows:

H.R. 4043

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

##### SECTION 1. SHORT TITLE.

This Act may be cited as the "Preserving and Expanding Minority Depository Institutions Act".

##### SEC. 2. PRESERVING AND EXPANDING MINORITY DEPOSITORY INSTITUTIONS.

(a) IN GENERAL.—Section 308(a) of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (12 U.S.C. 1463(a) nt.) is amended—

(1) by inserting "the Chairman of the Board of Governors of the Federal Reserve System, the Comptroller of the Currency" after "consult with"; and

(2) by inserting a comma after "Thrift Supervision".

(b) REPORT.—Section 308 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (12 U.S.C. 1463 nt.) is amended by adding at the end the following new subsection:

"(c) REPORTS.—The Secretary of the Treasury, the Chairman of the Board of Governors of the Federal Reserve System, the Comptroller of the Currency, the Director of the Office of Thrift Supervision, and the Chairperson of the Federal Deposit Insurance Corporation shall each submit an annual report to the Congress containing a description of actions taken to carry out this section."

(c) TECHNICAL AND CONFORMING AMENDMENT.—Effective upon the enactment of subsection (b), section 3(g)(2) of the Home Owners' Loan Act (12 U.S.C. 1462a(g)(2)) is amended to read as follows:

"(2) [Repealed]."

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from North Carolina (Mr. WATT) and the gentlewoman from West Virginia (Mrs. CAPITO) each will control 20 minutes.

The Chair recognizes the gentleman from North Carolina.

##### GENERAL LEAVE

Mr. WATT. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on this legislation and to insert extraneous materials thereon.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from North Carolina?

There was no objection.

Mr. WATT. Mr. Speaker, I yield myself such time as I may consume.

I submit for the RECORD a letter dated November 1, 2007, from the National Bankers Association in support of this legislation.

##### NATIONAL BANKERS ASSOCIATION,

*Washington, DC, November 1, 2007.*

Hon. MELVIN WATT, Chairman,  
*Financial Institutions and Consumer Credit Oversight and Investigations,  
House of Representatives, Washington, DC.*

DEAR CHAIRMAN WATT: On behalf of the National Bankers Association (NBA) (the voice of minority banks since 1927), its board and membership, thank you for taking the time to hold a hearing of the Subcommittee on Government Oversight and Investigations of the Committee on Financial Services on behalf of the nation's women and minority-owned banks. We appreciate your continued support of our banks. We are especially proud that the Financial Services Committee staff invited the National Bankers Association to participate in this important hearing. We support your idea of a joint hearing with the Ways & Means Committee on the CDFI and New Markets Tax Credits Programs.

NBA supports the revision of the "Preserving and Expanding Minority Depository Institutions Act" H.R. 4043 to include the Office of the Comptroller of the Currency and the Federal Reserve along with the Federal Deposit Insurance Corporation and the Office of Thrift Supervision in the legislation.

We also appreciate you taking the time out of your busy schedule every year to participate in NBA's Annual Legislative Summit. Your support has given NBA an elevated level of attention by other congressional members and bank regulators.

Again, many thanks.

Respectfully submitted,

The National Bankers Association Board of Directors:

Floyd Weekes, Chairman, Executive Vice President, Citizens Bank, Nashville, TN.

James E. Young, Past-Chairman, President & CEO, Citizens Trust Bank, Atlanta, GA.

Robert P. Cooper, Chairman-Elect, Senior Counsel, OneUnited Bank, Boston, MA.

Tommy Brooks, Treasurer, Executive Vice President & CFO, Unity National Bank, Houston, TX.

Cynthia Day, Secretary, Chief Financial Officer, Citizens Trust Bank, Atlanta, GA.

Norma Alexander Hart, President, NBA, Washington, DC.

Mark Ronan, Corporate Advisory Board Chairman, Director of Banking Relations, American Express Company, NY.

Sidney King, Regional Vice Chairman, President & CEO, Commonwealth National Bank, Mobile, AL.

Stanley Weekes, Regional Vice Chairman, Executive Vice President & CCO, City National Bank of New Jersey.

Arlene Williams, Regional Vice Chairman, Senior Vice President, Seaway National Bank, Chicago, IL.

Steve Holt, Regional Vice Chairman, President and CEO, One World Bank, Dallas, TX.

Tony James, Associate-Affiliate President, Senior Vice President, ICBA Securities.

Deloris Sims, Board Member, President & CEO, Legacy Bank, Milwaukee, WI.

Nativido Lozano, III, Board Member, Vice President, International Bank of Commerce, Laredo, TX.

James Ballentine, Board Member, Director, Grassroots Advocacy, American Bankers Association, Washington, DC.

Viveca Ware, Board Member, Director, of Payments & Technology Policy, Independent Community Bankers of America, Washington, DC.

And, The following members from the 52 membership of the National Bankers Association:

Broadway Federal Bank, Los Angeles, CA;

Unity National Bank, Houston, TX;

People's Bank of Seneca, Seneca, MO;

United Americas Bank, Atlanta, GA;

Seaway National Bank, Chicago, IL;

First State Bank, Danville, VA;

First Independence Bank, Detroit, MI;

OneUnited Bank, Boston, MA;

Commonwealth National Bank, Mobile, AL;

OneWorld Bank, Dallas, TX;

Citizens Trust Bank, Atlanta, GA;

Citizens Bank, Nashville, TN;

Mutual Community Savings Bank, Durham, NC;

Mechanic & Farmers, Durham, NC;

Saigon National Bank, Westminster, CA;

United Bank of Philadelphia, Philadelphia, PA;

Liberty Bank & Trust, New Orleans LA;

Industrial Bank, Washington, DC.

Mr. Speaker, allow me to start today by expressing the collective condolences of the members of the Oversight and Investigations Subcommittee of the House Financial Services Committee to our ranking member, Representative GARY MILLER, following the death of his daughter. Representative MILLER was an original cosponsor with me of the legislation we are considering, H.R. 4043, and he and his staff encouraged us to proceed with consideration of the bill today when we offered to withdraw it from the calendar and wait until he returns to Congress following the sudden death of his daughter.

I am deeply indebted to Representative MILLER for the cordial manner in which he has worked with me as the ranking member of our subcommittee, for his support of H.R. 4043 to ensure that this important legislation is considered in the bipartisan way it deserves, and for his encouragement to us